

AMENDMENTS TO THE CLAIMS

Please amend Claims 1, 5, 15, 21-24, 26, 37, 39, and 45 as indicated below.
Please cancel Claims 20, 35, and 38 as indicated below.

1. (Currently Amended) A computerized method for determining whether to authorize the cashing of a payroll check presented to a check-cashing entity, the method comprising:

obtaining with a point-of-sale device installed at a check-cashing entity input about at least one watermark on a payroll check presented for a proposed check-cashing transaction as well as information about a location associated with the check;

comparing the input about the watermark with stored data about watermarks;

determining a risk score based at least in part on the comparison and the information about the location associated with the check; and

determining based at least in part on the risk score whether to authorize the cashing of the payroll check.

2. (Original) The computerized method of Claim 1, wherein comparing the input with the stored data further comprises determining a degree of similarity between the input and an expected configuration for the watermark.

3. (Original) The computerized method of Claim 2 wherein determining a risk score based at least in part on the comparison comprises determining a risk score indicative of a degree of similarity.

4. (Original) The computerized method of Claim 2 wherein determining a risk score based at least in part on the comparison comprises determining a risk score indicative of lower risk when the degree of similarity is greater and determining a risk score indicative of higher risk when the degree of similarity is less.

5. (Currently Amended) A computerized apparatus that indicates to an entity whether to accept a check, the apparatus comprising:

a computer processor configured to receive information about at least one authenticating mark on a check presented to an entity and about a location associated with the check, the computer processor further configured to

determine a risk score associated with accepting the check, wherein the risk score is based at least in part on the information about the authenticating mark and about the location associated with the check, the computer processor further configured to indicate to the entity whether to accept the check based at least in part on the risk score.

6. (Original) The computerized apparatus of Claim 5, wherein the authenticating mark is a watermark, barcode, insignia, heat-sensitive mark, security validation number, color scheme, background pattern, microprinting, colorshifting ink, holographic strips, or plurality of ultraviolet light sensitive fibers.

7. (Original) The computerized apparatus of Claim 5, wherein the computer processor determines the risk score based on a degree of similarity between insignia-related input received by the entity and stored information about expected configurations of authenticating marks.

8. (Original) The computerized apparatus of Claim 7, wherein the computer apparatus determines a risk score indicative of less risk when the degree of similarity is higher.

9. (Original) The computerized apparatus of Claim 5, wherein the computer processor is further configured to compare the information about the authenticating mark with stored information about expected configurations of authenticating marks.

10. (Original) The computerized apparatus of Claim 5, wherein the computer processor is further configured to receive the information about the authenticating mark from a third party service.

11. (Original) The computerized apparatus of Claim 5, wherein the computer processor is further configured to receive the information about the authenticating mark from the entity.

12. (Original) The computerized apparatus of Claim 5, wherein the computer processor is further configured to indicate to the entity whether to accept the check based at least in part on information about a check presenter associated with the check.

13. (Original) The computerized apparatus of Claim 5, wherein the computer processor is further configured to indicate to the entity whether to accept the check based at least in part on information about an issuer location associated with the check.

14. (Original) The computerized apparatus of Claim 5, wherein the computer processor is further configured to indicate to the entity whether to accept the check based at least in part on positive pay information associated with the check.

15. (Currently Amended) A computerized method that indicates to an entity whether to accept a check, the method comprising:

receiving from an entity information about at least one authenticating mark on a check associated with a proposed check transaction;

determining a risk score associated with the proposed check transaction based at least in part on the information about the authenticating mark, wherein determining the risk score further comprises determining the risk score based at least in part on information about a location associated with the check; and

indicating to the entity whether to accept the check based at least in part on the risk score.

16. (Original) The computerized method of Claim 15, wherein the authenticating mark is a watermark, barcode, insignia, heat-sensitive mark, security validation number, color scheme, background pattern, microprinting, colorshifting ink, holographic strips, or plurality of ultraviolet light sensitive fibers.

17. (Original) The computerized method of Claim 15, wherein comparing the input with the stored data further comprises determining a degree of similarity between the input and an expected configuration for the authenticating mark.

18. (Original) The computerized method of Claim 17, wherein determining a risk score based at least in part on the comparison comprises determining a risk score indicative of a degree of similarity.

19. (Original) The computerized method of Claim 15, wherein determining a risk score further comprises determining the risk score based at least in part on biometric information about a check presenter associated with the proposed check transaction.

20. (Canceled)

21. (Currently Amended) The computerized method of Claim 20 15, wherein the location associated with the check is a location associated with an issuer of the check.

22. (Currently Amended) The computerized method of Claim 20 15, wherein the location associated with the check is a location associated with the entity.

23. (Currently Amended) ~~The computerized method of Claim 15, A~~
computerized method that indicates to an entity whether to accept a check, the method comprising:

receiving from an entity information about at least one authenticating mark on a check associated with a proposed check transaction;

determining a risk score associated with the proposed check transaction based at least in part on the information about the authenticating mark wherein determining a the risk score further comprises determining the risk score based at least in part on positive pay information associated with the check; and

indicating to the entity whether to accept the check based at least in part on the risk score.

24. (Currently Amended) An apparatus that scores risk associated with a proposed financial transaction, the apparatus comprising:

a computer processor configured to receive information about at least one authenticating mark on a negotiable instrument associated with a proposed financial transaction as well as information about a location associated with the negotiable instrument, the computer processor further configured to determine a risk score associated with the proposed financial transaction based at least in part on the information about the authenticating mark as well as the information about the location associated with the negotiable instrument.

25. (Original) The apparatus of Claim 24, wherein the authenticating mark is a watermark, barcode, insignia, heat-sensitive mark, security validation number, color scheme, background pattern, microprinting, colorshifting ink, holographic strips, or plurality of ultraviolet light sensitive fibers.

26. (Currently Amended) A method that scores risk associated with a proposed financial transaction, the method comprising:

receiving information about at least one authenticating mark on a negotiable instrument presented in association with a proposed financial transaction, wherein the information comprises a front and back image of the authenticating mark; and

determining a risk score associated with the proposed financial transaction based at least in part on the information about the authenticating mark.

27. (Original) The method of Claim 26, wherein the authenticating mark is a watermark, barcode, insignia, heat-sensitive mark, security validation number, color scheme, background pattern, microprinting, colorshifting ink, holographic strips, or plurality of ultraviolet light sensitive fibers.

28. (Original) The method of Claim 26, wherein determining a risk score associated with the proposed financial transaction further comprises considering a comparison of insignia-related input received by an entity associated with the proposed financial transaction and an expected configuration of an authenticating mark.

29. (Original) The method of Claim 26, wherein determining a risk score associated with the proposed financial transaction further comprises determining an insignia-related risk score.

30. (Original) The method of Claim 26, wherein determining a risk score associated with the proposed financial transaction further comprises determining the risk score based at least in part on information about a presenter of the negotiable instrument.

31. (Original) The method of Claim 30, wherein the information about the presenter comprises biometric information about the presenter.

32. (Original) The method of Claim 26, wherein determining a risk score associated with the proposed financial transaction further comprises determining the risk score based at least in part on information about a location associated with the issuer of the negotiable instrument.

33. (Original) The method of Claim 26, wherein determining a risk score associated with the proposed financial transaction further comprises determining the

risk score based at least in part on reconciliation information associated with the negotiable instrument.

34. (Original) The method of Claim 33, wherein the reconciliation information comprises positive pay information.

35. (Canceled)

36. (Original) The method of Claim 33, wherein receiving information about at least one authenticating mark comprises receiving a front and a back image of the negotiable instrument.

37. (Currently Amended) A computerized system that determines whether to authorize a proposed check transaction, the system comprising:

a point-of-sale device installed at a check-cashing entity, wherein the point-of-sale device is configured to obtain data about one or more authenticating marks on a check associated with a proposed check transaction, wherein the point-of-sale device is further configured to obtain a front and a back image of the authenticating mark;

a database of information about authenticating marks;

a computer processor configured to receive the data from the point-of-sale device and to compare the data with information stored in the database; and

a check authorization system configured to determine a risk score based at least in part on the comparison, the check authorization system further configured to determine based at least in part on the risk score whether to authorize the check transaction.

38. (Canceled)

39. (Currently Amended) The A computerized system of Claim 37, that determines whether to authorize a proposed check transaction, the system comprising:

a point-of-sale device installed at a check-cashing entity, wherein the point-of-sale device is configured to obtain data about one or more authenticating marks on a check associated with a proposed check transaction, wherein the point-of-sale device is further configured to obtain a front and a back image of the check;

a database of information about authenticating marks;

a computer processor configured to receive the data from the point-of-sale device and to compare the data with information stored in the database; and a check authorization system configured to determine a risk score based at least in part on the comparison, the check authorization system further configured to determine based at least in part on the risk score whether to authorize the check transaction.

40. (Original) The computerized system of Claim 37, wherein the computer processor is located at the check-cashing entity.

41. (Original) The computerized system of Claim 37, wherein the computer processor is located at a third party service provider.

42. (Original) The computerized system of Claim 41, wherein the third party service provider is configured to transmit information about the comparison to the check authorization system.

43. (Original) The computerized system of Claim 41, wherein the third party service provider is configured to transmit information about the comparison to the check-cashing entity.

44. (Original) The computerized system of Claim 37, wherein the computer processor is located at the check authorization system.

45. (Currently Amended) A system for indicating to a check-cashing entity whether to accept a check for cashing, the system comprising:

means for receiving from a check-cashing entity information about at least one authenticating mark on a check associated with a proposed check-cashing transaction as well as information about a location associated with the check;

means for determining a risk score associated with the proposed check-cashing transaction based at least in part on the information about the authenticating mark and the information about the location associated with the check; and

means for indicating to the check-cashing entity whether to accept the check for cashing based at least in part on the risk score.